

<b>Information to identify the case:</b>		
Debtor 1	<b>Richard J Thomas III</b>	Social Security number or ITIN <b>xxx-xx-3522</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Carrie A Thomas</b>	Social Security number or ITIN <b>xxx-xx-7463</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter <b>13</b> <b>10/17/19</b>
Case number:	<b>19-29523</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard J Thomas III	Carrie A Thomas
2. All other names used in the last 8 years		
3. Address	458 S Park St Roselle, IL 60172	458 S Park St Roselle, IL 60172
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/18/19

**For more information, see page 2**

**Debtors must bring a picture ID and proof of their Social Security Number.**

**Filing deadline: 4/14/20**

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **12/13/19 at 10:30 AM** , Location: **100 S 3rd Street, Courtroom 240, Geneva, IL 60134**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Richard J Thomas, III  
 Carrie A Thomas  
 Debtors

Case No. 19-29523-JSB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: lsims  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db/jdb	+Richard J Thomas, III, Carrie A Thomas, 458 S Park St, Roselle, IL 60172-2217
tr	+Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
28300251	+Consumers Credit Union, 1075 Tri-State Parkway, Suite 850, Gurnee, IL 60031-9182
28300252	+Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
28300256	Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: cutlerfilings@gmail.com Oct 19 2019 02:00:36 David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
ust	+E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Oct 19 2019 02:01:50 Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
28300245	+EDI: CAPITALONE.COM Oct 19 2019 05:38:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
28300246	+EDI: CHASE.COM Oct 19 2019 05:38:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
28300247	+EDI: CITICORP.COM Oct 19 2019 05:38:00 Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
28300248	+EDI: WFNNB.COM Oct 19 2019 05:38:00 Comenity Bank/Harlem Furniture, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
28300249	+EDI: WFNNB.COM Oct 19 2019 05:38:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
28300250	+EDI: WFNNB.COM Oct 19 2019 05:38:00 Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
28300253	+E-mail/Text: bknotice@ercbpo.com Oct 19 2019 02:02:19 ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
28300254	+E-mail/Text: bncnotices@becket-lee.com Oct 19 2019 02:01:10 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
28300255	+EDI: RMSC.COM Oct 19 2019 05:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

David H Cutler	on behalf of Debtor 2 Carrie A Thomas	cutlerfilings@gmail.com,
r48280@notify.bestcase.com		
David H Cutler	on behalf of Debtor 1 Richard J Thomas, III	cutlerfilings@gmail.com,
r48280@notify.bestcase.com		
Glenn B Stearns	stearns_g@lisle13.com	
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov	

TOTAL: 4